

## Rate Of Interest - Fixed Income ( July to September 2011)

Notes:-

ROI structure may revise without prior notice. Its advisable to consult Branch before deposit of application.

### RATE LIST - GOVT. COMPANIES / PSU's/SUBSIDIARIES

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Canfin Homes Ltd.	MAA	5000	7.05	7.25	7.60	7.60	7.60	7.60	7.60	0.50 % extra for Sr. Citizen
Deutsche Postbank Home Finance Limited	"MAA+" from ICRA	20000	7.75	8.25	8.75	8.75	8.75			(0.25% extra for Senior Citizens) (Required Approval above 20 Lacs)
Hudco (Ind/Trust)	CRISIL "FAA" ICRA "MAA"	50000*5000	9.00	9.00	9.10	9.10	9.10	9.10	9.10	(0.25% extra for Senior Citizens(60yrs)) (Required Approval above 25 Lacs)
Ktdfc		10000*1000	9.75	9.75	9.75	9.50	9.50			(0.25% for Sr. citizen) (0.25% for Above Rs. 50 Lakhs)
Ktdfc		10000*1000	9.75	9.75	9.75	9.50	9.50			(0.25% for Sr citizen) (0.25% for Above Rs. 50 Lakhs)
National Housing Bank (Sunidhi)	CRISIL "FAAA"	50000*10000	8.75	8.75	9.00		9.25			(0.60% Sr. Citizens) Max Agg not exceed 1 Crore per depositor.
Nhb Suvridhi (Tax Saving) (ind/huf only)		10000*10000					9.25			0.60% Senior Citizens, Max limit upto 1 Lac in a fin. Year, Approval Required
Pnb Housing	CRISIL "FAA+"	20000	9.00	9.00	9.50	9.50	9.50	8.75	8.75	(0.50% Senior Citizens)
Pnb Housing Trust)	CRISIL "FAA+"	20000	9.00	9.00	9.50	9.50	9.50	8.75	8.75	
Sidbi ( Individuals & Huf ) (Trust)	"AAA" by CARE	10000*1000	(12 to 13) 7.25		(14 to 36) 8.25		(37 to 60) 8.25			(0.50% Senior Citizens)

### RATE LIST- NBFC'S /HOUSING FINANCE COMPANIES

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Exim Bank (Upto 1 Crore)	CRISIL "FAAA" / ICRA "MAAA"		8.50	8.50	8.75	8.75	9.00			(0.50% for sr citizen) (Required Approval above 50 Lacs)
Exim Bank (Above 1 Crore)	FAAA		7.50	7.50	7.75	7.75	8.00			
First Leasing - (Yrly Option)	CARE "AA+"	5000	10.00	10.25	10.50		18 M - 10.00			
ICICI Home Finance	MAAA	Annual-10000 Qtrly-20000 Monthly-40000	8.25	8.75	8.75	8.75	8.50			Upto Rs. 1 Cr (0.25% for sr citizen)
HDFC (Individual)	CRISIL "FAAA" / ICRA "MAAA"	20000	9.25	9.40	9.50	9.50	9.25			(0.25% for sr citizen) (compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
HDFC (Trust)	CRISIL "FAAA" / ICRA "MAAA"	20000	9.25	9.40	9.50	9.50	9.25			(compounded annually) (Interest Rates for deposits below Rs. 1 Crore only) Approval Required for Deposit Rs. 1 Crore and Above)
Lic Housing Finance	CRISIL "FAAA"	10000*1000	9.00	9.25	9.50		9.50	18M-9.00		For Sr. Citizen amt upto 50,000 - 0.10% & amt 51,000 - 0.25% extra. Required Approval above 5 Crore
Gruh Finance (Ind & Trust)	FAA+ (CRISIL) & MAA+ (ICRA)	1000	9.25	9.50	9.50	9.50	9.50	9.50	9.50	(Ind. Dept Min.1000) ( Mthly =20,000, Qtrly & Annual = 2000) (0.25% for sr citizen & Trust)
Sundaram Home Finance (Regular)	MAA+	10000*1000	9.25	9.50	9.50	9.50	9.50			0.50 % for sr citizen (60yrs)
Tamilnadu Power Finance		10000*1	9.25	9.50	10.00	10.00	10.00			Cheque/ DD payable at Chennai
Tamilnadu Power Finance (Sr. Citizen Age 58)		10000*1	9.50	9.75	10.50	10.50	10.50			Cheque/ DD payable at Chennai

PERIOD			365Days - For Trust			400Days- All Category				
DHFL-AASHRAY DEPOSIT (365/400 D	FAAA	50000/10000 *1000		10.75			10.50			0.25% for Sr. Citizen, Widow, Armed Forces, Existing DHFL Home Loan Borrower and DHFL Sh. Holder. For 400 Days Scheme.
Single App >1Crore-<5Crore	FAAA			10.75			10.50			0.25% extra on single application deposit 25 Lacs and above. For 400 Days Scheme.
Single App >5Crore	FAAA			10.75			10.50			0.25% extra on single application deposit 1 Crore and above. For 365 Days Scheme.
PERIOD			15M	22M	33M					
HDFC Platinum (Ind/Trusts/Institutions	FAAA	20000	9.75	9.55	9.75					0.25% p.a for Sr.Citizen (Age-60). (Interest Rates for deposits below Rs. 1 Crore only)
PERIOD			12M	15M	20M	35M	45M	60M		
ICICI Home Finance (Special)	FAAA		8.50	8.60	9.00	9.25	8.75	8.50		Upto Rs. 1 Cr (0.25% for sr citizen)
PERIOD			18M	30M	42M					
Gruh Finance Silver Jubilee	FAA+ (CRISIL) & MAA+ (ICRA)	1000	9.50	9.50	9.75					0.25% for sr citizen & Trust
<b>DHFL-Swayam Sidha Scheme for Women for 500 Days</b>	AA+ (CARE) & FAAA(BWR)	10000*1000	Interest Rate - 10.25%							0.25% extra for Privilege Customer
<b>Women depositors in the segments such as Senior Citizens , Widows, Armed Forces Personnel, DHFL shareholders and DHFL Home Loan Borrowers will get additional interest rates of 0.25% p.a. over and above the 10.25% p.a.</b>										

### ONLY RENEWALS

COMPANY	RATING	Min. Deposit Amt.	RATE OF INTEREST							REMARKS
			12	24	36	48	60	72	84	
Bajaj Auto Finance					6.50					
Fact Ltd ( Ind/ Trust )			10.00	10.50	11.00					
Gujarat State Fert. Corpn. ( R)	FAAA		7.25	7.75	8.25					
Ntpc	FAAA	5000*1000	6.25	6.50	6.75					

## BONDS

### NHAH – National Highway Authority of India

Minimum Amount		Rs. 10000
Minimum Bond		1 (one) Bond
Period		3 years ( lock in). No TDS
Rate of interest		6.00% p.a.

Company Application accepted

Rating AAA/Stable

### Govt. of India Saving Bonds - 8% Taxable) in ( SBI / PNB / ICICI / IDBI / HDFC / AXIS )\*\*

Rate of Interest	8%
Minimum Amount	1000 * 1000

Charitable Trust TAX exemption certificate require for NON deduction of TAX, Every Year Require

### Capital Gain Bonds: ( Tax Saving u/s 54EC)

#### REC – ( Rural Electrification Corporation Ltd)

Minimum Amount		Rs. 10000
Minimum Bond		1 (one) Bond
Period		3 years (lock in)
Rate of interest		6.00% p.a.

Rating AAA/Stable